

Figure 1

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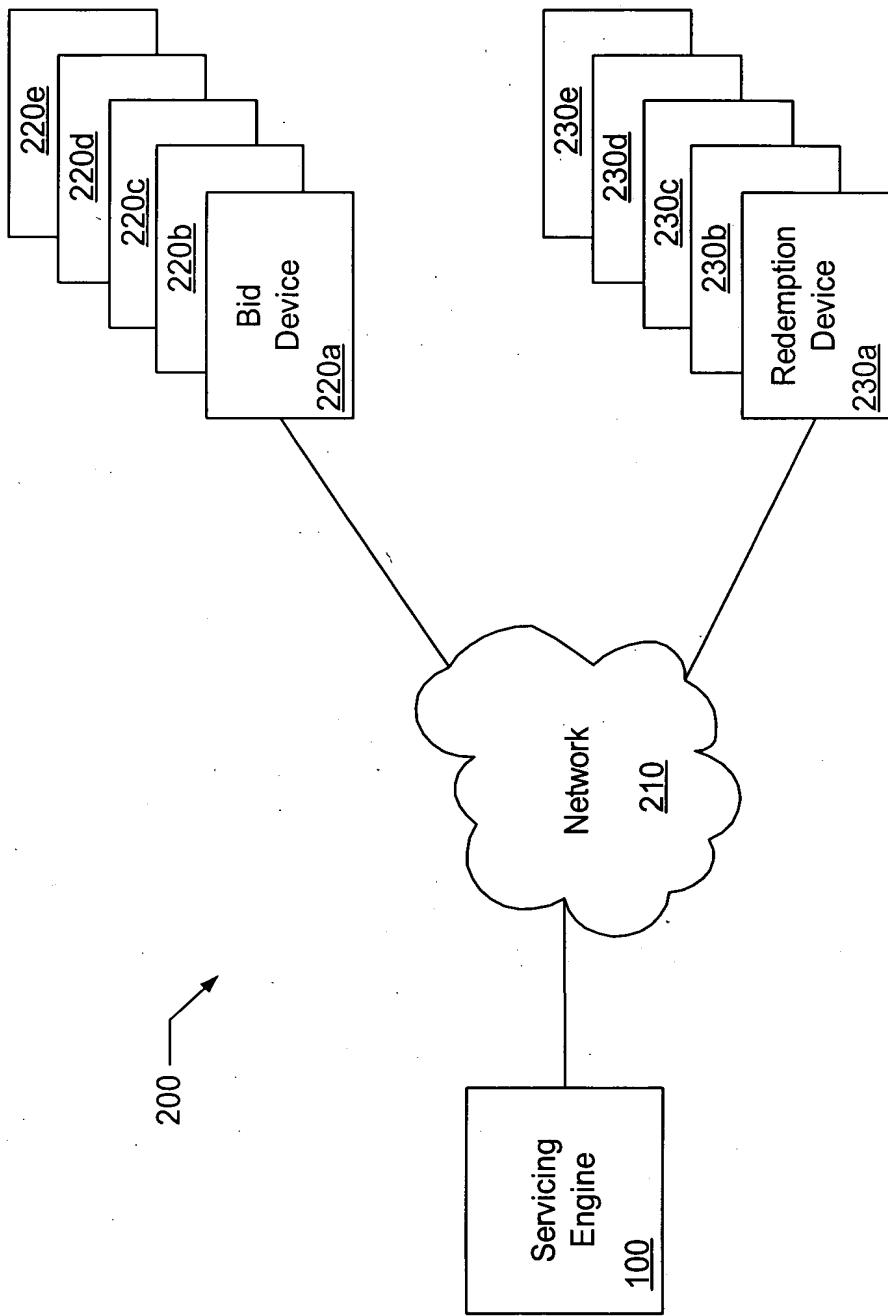


Figure 2

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Employee ID	Accrued Balance	Redeemed Amount	Elective Balance	Category Selections		Category Allocation	Bid Premium	Redemption Balance
				Category A	Category B			
Employee A 311	1000	600	400	Category A 341	Category B 342	Category A 341	100	80
Employee B 312	467 321	467 331	0	Category A 342	Category A 341	Category A 341	135	432
Employee C 313	10877	1877	9000	Category A 342	Category A 341	Category A 341	100	0
Employee D 314	4003	503	3500	Category A 343	Category A 343	Category C 343	100	4500
Employee E 315	100 325	0	100	Category A 344	Category A 344	Category C 344	110	990
Employee F 316	67	67	0	Category A 345	Category A 345	Category A 345	121	2178
Employee G 317	8655 327	8055 337	600	Category D 347	Category D 347	Category D 347	110	0
							121	726

Figure 3

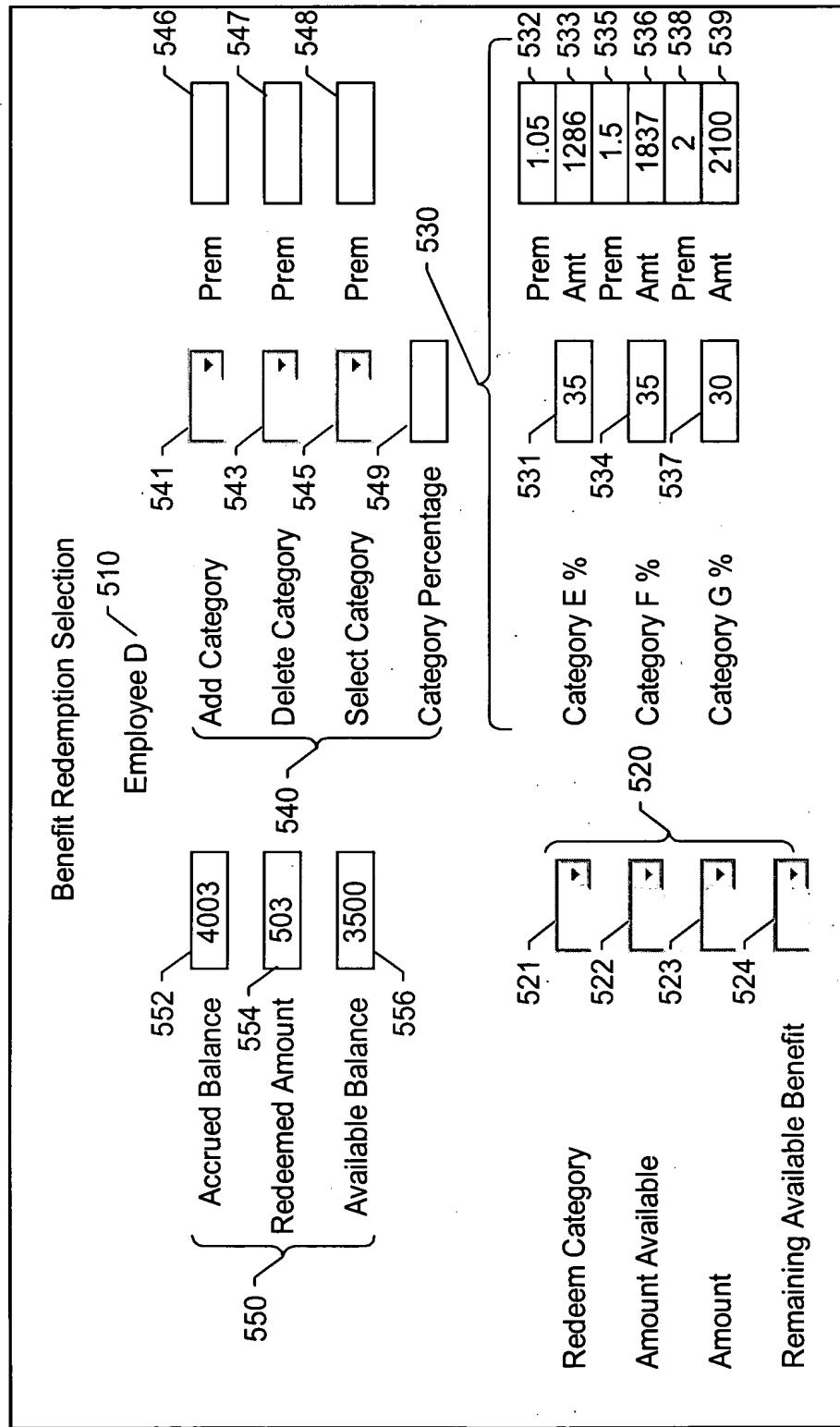
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Redeemable Benefit		Category B Logon		410	
430 ↘	Total Elective Balance	13600		435 ↘	11569
440 ↘	Category A Allocation	4680	441 ↘ Premium	442 ↘ Actual Redemption %	42
445 ↘	Category B Allocation	320	446 ↘ Premium	447 ↘ Actual Redemption %	6
450 ↘	Category C Allocation	900	451 ↘ Premium	452 ↘ Actual Redemption %	9
455 ↘	Category D Allocation	2400	456 ↘ Premium	457 ↘ Actual Redemption %	11
460 ↘	Category E Allocation	2575	461 ↘ Premium	462 ↘ Actual Redemption %	14
465 ↘	Category F Allocation	1675	466 ↘ Premium	467 ↘ Actual Redemption %	14
470 ↘	Category G Allocation	1050	471 ↘ Premium	472 ↘ Actual Redemption %	4
				New Category B Premium	420

Figure 4

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500 →



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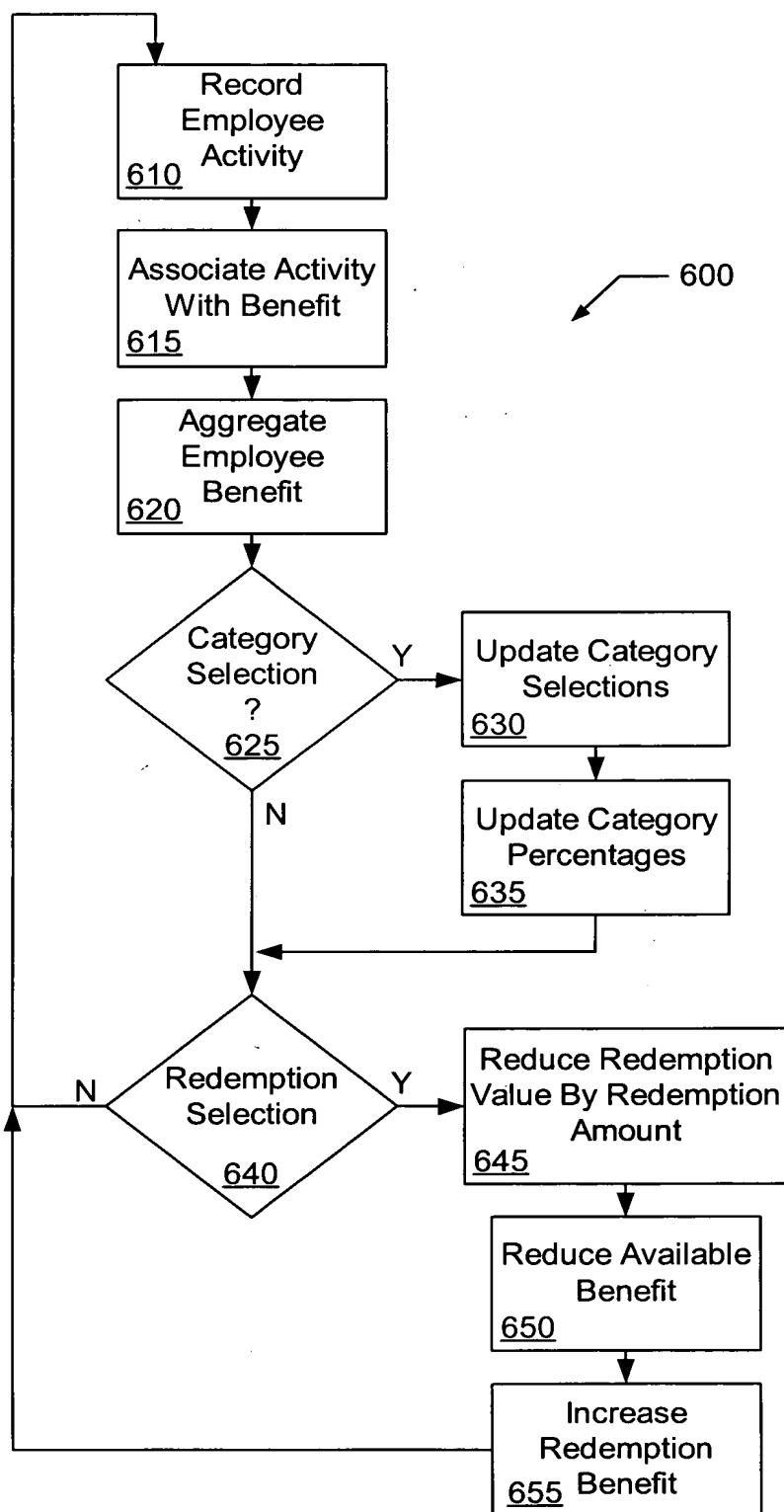


Figure 6

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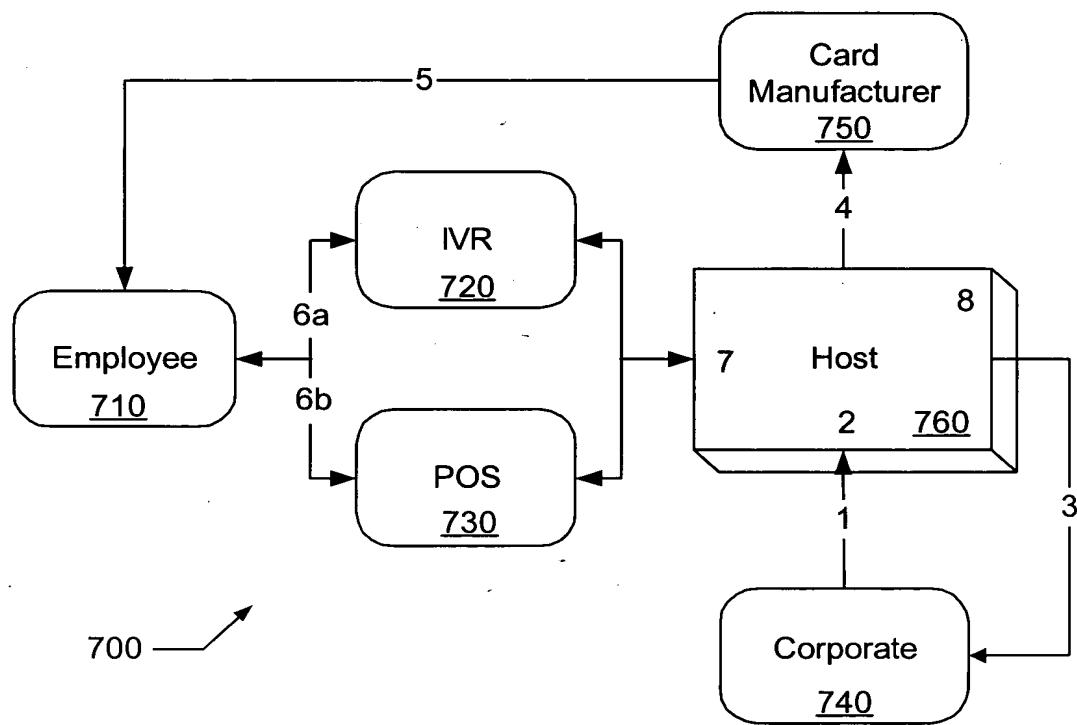


Figure 7